

United States Bankruptcy Court
Eastern District of California

In re:
Robert Lee McCabe
Sharon Lois McCabe
Debtors

Case No. 19-20117-D
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0972-2

User: tjof
Form ID: 318

Page 1 of 1
Total Noticed: 17

Date Rcvd: May 02, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 04, 2019.

db/jdb +Robert Lee McCabe, Sharon Lois McCabe, 1354 Meadowbrook Lane, Corning, CA 96021-3131
22644396 +First Investors Servicing Corp, PO Box 205749, Dallas TX 75320-5749
22644399 +Synchrony Bank, PO Box 690061, Orlando FL 32869-0061

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
aty +E-mail/Text: djacobs@japc-law.com May 03 2019 03:23:26 Douglas B. Jacobs,

20 Independence Cir, Chico, CA 95973-0210
tr EDI: QMPDACQUISTO.COM May 03 2019 07:08:00 Michael P. Dacquisto, PO Box 493310,
Redding, CA 96049-3310

smg EDI: EDD.COM May 03 2019 07:08:00 Employment Development Department,
Bankruptcy Group, MIC 92E, PO Box 826880, Sacramento, CA 94280-0001

smg EDI: CALTAX.COM May 03 2019 07:08:00 Franchise Tax Board, PO Box 2952,
Sacramento, CA 95812-2952

22644390 EDI: CBS7AVE May 03 2019 07:08:00 Ashro, 111 27th Ave, Monroe WI 53566

22644391 +EDI: BANKAMER.COM May 03 2019 07:08:00 Bank of America, PO Box 31785,
Tampa FL 33631-3785

22644392 +EDI: CAPITALONE.COM May 03 2019 07:08:00 Capital One, PO Box 60599,
City Of Industry CA 91716-0599

22644393 +EDI: RCSFNEMARIN.COM May 03 2019 07:08:00 Credit One Bank, PO Box 60500,
City of Industry CA 91716-0500

22644394 +EDI: ESSIL.COM May 03 2019 07:08:00 Dish Network, PO Box 7203, Pasadena CA 91109-7303

22644395 +EDI: BLUESTEM May 03 2019 07:08:00 Fingerhut, 6250 Ridgwood, Saint Cloud MN 56303-0820

22644397 E-mail/Text: bncnotices@becket-lee.com May 03 2019 03:22:40 Kohls, PO Box 2983,
Milwaukee WI 53201-2983

22644398 +EDI: MERRICKBANK.COM May 03 2019 07:08:00 Merrick Bank, PO Box 9201,
Old Bethpage NY 11804-9001

22644401 +EDI: RMSC.COM May 03 2019 07:08:00 Walmart, Synchrony Bank, PO Box 965060,
Orlando FL 32896-5060

22644400 +EDI: RMSC.COM May 03 2019 07:08:00 Walmart, Synchrony Bank, PO Box 960027,
Orlando FL 32896-0027

TOTAL: 14

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 04, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 2, 2019 at the address(es) listed below:

NONE.

TOTAL: 0

Information to identify the case:

Debtor 1	Robert Lee McCabe	Social Security number or ITIN	xxx-xx-4765
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	Sharon Lois McCabe	Social Security number or ITIN	xxx-xx-4134
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-

United States Bankruptcy Court **Eastern District of California**

Case number: **19-20117**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Robert Lee McCabe
1354 Meadowbrook Lane
Corning, CA 96021

Sharon Lois McCabe
1354 Meadowbrook Lane
Corning, CA 96021

Dated:
5/2/19

For the Court,
Wayne Blackwelder , Clerk

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.